

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN THE BANKRUPTCY MATTER OF:

Anna Ihana

Debtor

Chapter 13 No. 18-06461

Judge Timothy A. Barnes

AGREED DEFAULT ORDER

This matter coming to be heard on the Motion for relief from the Automatic Stay of CSMC 2018-SP3 Trust, ~~a secured creditor~~ ^{prob} holding a mortgage on Debtor's property commonly known as 6110 N. Springfield, Chicago, IL 60659 (the "Property"), all parties having notice, the Court having jurisdiction and being fully advised:

IT IS HEREBY ORDERED:

1. In addition to making the regular post petition mortgage payments timely, Debtor shall cure the arrears of \$3,303.19 through May 1, 2019, subtracting \$803.88 for payments previously made, leaving the total amount of arrears at \$2,499.31 by making six (5) monthly payments of \$416.55 commencing June 15, 2019 and due the fifteenth day of each month thereafter, until December 15, 2019. The arrears include:

1 missed payments at \$1,628.74 =	\$1,628.74
1 missed payments at \$1,674.45 =	\$1674.45
Less Partial Payments of \$5,088.28 =	(\$803.88)
Current Default =	\$2,499.31
5 monthly payments of \$416.55=	\$2,082.75

1 monthly payment of	\$416.56
Total payment amount =	\$3,303.19

2. For the life of the plan, if Debtor fails to timely pay two or more (i) regular monthly mortgage payments; (ii) plan payments to the Chapter 13 Trustee; (iii) fails to make timely payments for property insurance and/or general real estate taxes and/or reimburse CSMC 2018-SP3 for payments advanced by CSMC 2018-SP3 for payment of said property insurance and/or general real estate taxes; or (iv) Debtor fails to cure the arrears pursuant to paragraph 1 above, then Debtor shall be deemed to be in default and the automatic stay shall be terminated as to the Property and the interest of CSMC 2018-SP3 ~~its successors and assigns~~ without further order of this Court, if upon a written notice of the default to Debtor and Debtor's attorney, the default is not cured within 14 days from the date the written notice of the default is mailed.

3. Debtor shall only be allowed two defaults and cures after Notice under this provision of this Order. Should Debtor be deemed to have defaulted a fourth time under this paragraph, the Automatic stay shall be terminated with respect to the Property without further Notice and without further order of Court.

4. If the automatic stay is terminated as to CSMC 2018-SP3 pursuant to Paragraph 2 above, then CSMC 2018-SP3 shall send a Notice of Termination to Debtor, Debtor's attorney and the Chapter 13 Trustee and file the Notice of Termination with the Clerk of the Bankruptcy Court.


5. Failure by CSMC 2018-SP3 to send a notice of default pursuant to paragraph two above shall not result in a waiver of the rights of CSMC 2018-SP3 to collect such amounts. CSMC 2018-SP3 retains the right to add any amounts advanced by CSMC 2018-SP3 post

petition for payment of insurance and/or real estate taxes to the principal balance due under the Note and Mortgage and a discharge entered in this case shall not result in a discharge of such sums. CSMC 2018-SP3 shall not be required to file a statement of outstanding payment obligations to prevent the discharge of such advances.


ENTERED: 15 MAY 2019

JUDGE

/s/


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